

Information to identify the case:

Debtor 1

James M Kudrick

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7266

EIN --

Debtor 2

Gloria C Kudrick

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2090

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **18-31104-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James M Kudrick

Gloria C Kudrick
aka Gloria C Hosking

1/30/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James M Kudrick
Gloria C Kudrick
Debtors

Case No. 18-31104-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 30, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James M Kudrick, Gloria C Kudrick, 245 Cedar Grove Road, Toms River, NJ 08753-4346
cr	+ BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
cr	+ Select Portfolio Servicing, Inc. as servicer for C, FEIN SUCH KAHN & SHEPARD, P.C., 7 CENTURY DRIVE, SUITE 201, PARSIPPANY, NJ 07054-4673
cr	+ Select Portfolio Servicing, Inc., as servicer for, FEIN, SUCH, KAHN & SHEPARD, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
518102094	ABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250, ABS REO Trust VI, et. al., P.O. Box 65250 Salt Lake City, UT 84165-0250
518102093	ABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
517831181	+ Allied Interstate, 3000 Corporate Exchange, 5th Floor, Columbus, Ohio 43231-7689
519987975	+ CSMC 2021-JR2 Trust, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
517831192	+ Central Credit Services, Inc., PO Box 15118, Jacksonville, Florida 32239-5118
517831196	+ Community Medical Supply, PO Box 4686 , Route 37 West, Toms River, New Jersey 08754-4686
517831198	+ EMA Community Emergency Medical Assoc, PO Box 6081, Parsippany, New Jersey 07054-7081
517831202	+ JHPDE Finance, c/o Central Credit Services, PO Box 1259, Dept 126233, Oaks, PA 19456-1259
517831209	+ Ocean First Cardmember Services, PO Box 790408, St. Louis, MO 63179-0408
517831212	+ Selip & Stylianou, 199 Crossways Park Dr, PO Box 366, Woodbury, NY 11797-0366
517831213	+ Selip & Stylianou, 199 Crossway Park Dr, PO Box 363, Woodbury, NY 11797-0363
517854955	+ Toms River MUA, 340 West Water Street, Toms River, NJ 08753-6533
517831216	+ Toms River Municipal Authority, 340 West Water Street, Toms River, New Jersey 08753-6533
517831220	Wawa Credit Card, PO Box 6139, Sioux Falls, South Dakota 57117-6139

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 30 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 30 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517862674	EDI: GMACFS.COM	Jan 31 2024 01:42:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260221	+ EDI: AISACG.COM	Jan 31 2024 01:42:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517831182	+ EDI: GMACFS.COM	Jan 31 2024 01:42:00	Ally Financial, PO Box 380901, Bloomington, Minnesota 55438-0901
517831183	+ EDI: SYNC	Jan 31 2024 01:42:00	Amazon/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
517831184	+ EDI: SYNC	Jan 31 2024 01:42:00	Ashley Furniture (Synchrony Bank), PO Box

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			965033, Orlando, Florida 32896-5033
517831186	EDI: BANKAMER	Jan 31 2024 01:42:00	Bank of America, P.O. Box 982235, El Paso, Texas 79998-2235
517892699	EDI: BANKAMER	Jan 31 2024 01:42:00	BANK OF AMERICA, N.A., POB 31785, Tampa, FL 33631-3785
517831187	^ MEBN	Jan 30 2024 20:50:00	BCA Financial Services, 18001 Old Cutler Rd, Suite 462, Miami, FL 33157-6437
517831185	+ EDI: BANKAMER	Jan 31 2024 01:42:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
517907132	+ EDI: BANKAMER2	Jan 31 2024 01:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517831188	Email/PDF: MarletteBKNotifications@resurgent.com	Jan 30 2024 20:59:09	Best Egg, 4315 Pickett Road, PO Box 3999, St. Joseph, MO 64503-0999
517831189	+ Email/Text: cms-bk@cms-collect.com	Jan 30 2024 20:56:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
517901417	EDI: CAPITALONE.COM	Jan 31 2024 01:42:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517831190	+ EDI: CAPITALONE.COM	Jan 31 2024 01:42:00	Capital One Bankruptcy, POBox 30285, Salt Lake City, Utah 84130-0285
517901416	EDI: CAPITALONE.COM	Jan 31 2024 01:42:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517831191	EDI: SYNC	Jan 31 2024 01:42:00	Care Credit/Synchrony Bank, PO Box 965036, Orlando, Florida 32896-5036
517831194	+ EDI: CITICORP	Jan 31 2024 01:42:00	Citi Simplicity, PO Box 6500, Sioux Falls, South Dakota 57117-6500
517831197	+ EDI: CONVERGENT.COM	Jan 31 2024 01:42:00	Convergent, 800 SW 39th St, PO Box 9004, Renton, Washington 98057-9004
517858409	EDI: IRS.COM	Jan 31 2024 01:42:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
517831199	Email/Text: bknotices@fbcs-inc.com	Jan 30 2024 20:56:00	FBCS, Inc., 330 S. Warmister Rd, Suite 353, Hatboro, PA 19040
517831200	Email/Text: collecadminbankruptcy@fnni.com	Jan 30 2024 20:56:00	First National Bank, PO Box 3412, Omaha, Nebraska 68103-3412
517832779	Email/Text: collecadminbankruptcy@fnni.com	Jan 30 2024 20:56:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
517831193	EDI: JPMORGANCHASE	Jan 31 2024 01:42:00	Chase Card Services, PO Box 15548, Wilmington, Delaware 19886-5548
517916731	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2024 20:59:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517831203	+ EDI: SYNC	Jan 31 2024 01:42:00	Lowes Synchrony Bank, Bankruptcy Dept, PO Box 965060, Orlando, Florida 32896-5060
517946744	+ Email/Text: camanagement@mtb.com	Jan 30 2024 20:56:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
517869571	Email/PDF: CreditorBK@Resurgent.com	Jan 30 2024 20:59:10	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517831206	Email/Text: compliance@monarchrm.com	Jan 30 2024 20:56:00	Monarch Recovery Management, 3260 Tillman Ave, Suite 75, Bensalem, PA 19020
517831207	^ MEBN	Jan 30 2024 20:50:18	MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
517831208	+ Email/Text: camanagement@mtb.com		

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		Jan 30 2024 20:56:00	MT Bank, Lending Services, PO Box 900, Millsboro, Delaware 19966-0900
517936437	EDI: BANKAMER	Jan 31 2024 01:42:00	Manufacturers and Traders Trust Company, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
517831204	+ Email/PDF: CreditorBK@Resurgent.com	Jan 30 2024 20:59:17	Merrick Bank, PO Box 9201, Old Bethpage, New York 11804-9001
517936966	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2024 20:56:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517831205	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2024 20:56:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, California 92108-2710
517941606	EDI: PRA.COM	Jan 31 2024 01:42:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517941769	EDI: PRA.COM	Jan 31 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517949950	EDI: PRA.COM	Jan 31 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517946108	EDI: PRA.COM	Jan 31 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Wawa,inc, POB 41067, Norfolk VA 23541
517831210	+ EDI: PRA.COM	Jan 31 2024 01:42:00	Portfolio Recovey, 120 Corporate Blvd, Ste 100, Norfolk, Virginia 23502-4952
517831214	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 30 2024 20:55:00	State of NJ/Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, New Jersey 08695-0245
517832676	+ EDI: AIS.COM	Jan 31 2024 01:42:00	Synchrony Bank, c/o of AIS InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517948934	+ EDI: AIS.COM	Jan 31 2024 01:42:00	Synchrony Bank, c/o AIS InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517831215	+ Email/Text: ClericalSupport@tenagliahunt.com	Jan 30 2024 20:56:00	Tenaglia & Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016
517831217	+ EDI: SYNC	Jan 31 2024 01:42:00	Toys R Us/Synchrony Bank, Bankruptcy Dept, PO Box 965060, Orlando, Florida 32896-5060
517831218	Email/Text: EDBKNotices@ecmc.org	Jan 30 2024 20:55:00	US Department of Educatio, Direct Loan Servicing Center, PO Box 5609, Greenville, Texas 75403-5609
517935500	+ EDI: AIS.COM	Jan 31 2024 01:42:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517831219	+ EDI: SYNC	Jan 31 2024 01:42:00	Walmart/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
517920438	EDI: WFFC2	Jan 31 2024 01:42:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517831221	+ EDI: WFFC2	Jan 31 2024 01:42:00	Wells Fargo Visa, PO Box 522, Des Moines, Iowa 50306-0522

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517831195		Client Services, Inc., 3451 Harry Truman Blvd, St. Charles, MO

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cr	*+	CSMC 2021-JR2 Trust, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
517831201	*	Internal Revenue Service, Special Procedures, Bkptcy Section, PO Box 744, Springfield, New Jersey 07081
517831211	*+	Portfolio Recovey, 120 Corporate Blvd, Ste 100, Norfolk, Virginia 23502-4952

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotruster.com
Aleisha Candace Jennings	on behalf of Creditor CSMC 2021-JR2 Trust ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor ABS Loan Trust VI dmcdonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor ABS REO Trust VI dmcdonough@flwlaw.com
John Michael McDonnell	on behalf of Debtor James M Kudrick jmcdonnell@mchfirm.com
John Michael McDonnell	on behalf of Joint Debtor Gloria C Kudrick jmcdonnell@mchfirm.com
Melissa N. Licker	on behalf of Creditor ABS REO Trust VI mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO TRUST VI bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor CSMC 2021-JR2 Trust bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor ABS Loan Trust VI bankruptcy@fskslaw.com
Sean O'Brien	on behalf of Creditor BANK OF AMERICA N.A. sean.obrien.1108@gmail.com

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Tammy L. Terrell

on behalf of Creditor Select Portfolio Servicing Inc. as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO TRUST VI bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20